HOME BUILDING **VIEWED AS MATTER** OF ECONOMY

Secretary of State and Metropolitan Leagues of Savings and Loan Associations Tells How They Offer Great Opportunities to Wage-Earners Who Seek a Safe Place for Money.

BY ARCHIBALL W. M'EWAN. The housing problem is a serious matter for men and women of moderate means, especially to thousands who live ongested sections of Manhattan.

Many persons in the early stages of sarried life have a picture in their minds of a house and grounds in the less populated boroughs, where the chil-dren can have plenty of room to play and grow up amid healthful environments. New problems develop, the ob-stacles look larger each succeeding year, and ninety-nine in a hundred never get anywhere in this direction. After a lifetime, they have nothing to show in the way of a real home. Whereas three-fourths of the rent money could just as well be in their pockets, so to speak, as laugh is a greater one. To see laugh is a greater one. To see laugh is a greater one. To see that is, one made up of New Yorkers Savings and loan associations in this state, or building and loan associations with its set face and its strained with its set face and its strained people in a theatre here are visitors.

as they are called in New Jersey, have excellent plans to offer in the way of look, you'd hardly believe it capable of even cracking a smile. But oh, subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of this State that can lend the subtuitions controlled by the Banking Department of the subtuitions con what a difference in the evening! All it needs is a chance to laugh.

This chance was offered again Thursday night, when Weber and Ison association, under the law, can Ison you \$4,000 on it. The reason for this privilege is that these savings and Ison association mortgages are being paid off in weekly or monthly installments, and the plan will pay a mortgage off in twelve years, so that the from is then free and clear. Other mortgages call for interest payments, every six months, and reduction of the principal is not generally the rule.

Savings and loan associations do not buy or build houses; they lend money on first mortgages on improved real

it mortgages on improved real ity to laugh has changed at all since IT IS EASIER, SAYS MARIE estate. Occasionally money has been lossed on unimproved property, but no particular point I cannot, of course, speak with authority, but I have my

Columbus discovered America. On this

speak with authority, but I have my

I sometimes think they are under the

impression that you take them for a

them goldbricks, and for that reason

perhaps, they sit tight and assume

an expression that seems to say, 'You

can't fool us even if we do live in this

"But that is only my impression, and

it's not a very strong one at that, for

the American public is very much alive

New York audiences are human beings,

and if anything strikes them as being funny they naturally laugh. We find

we have to go direct to nature for our

comedy situations—that is, we see things

There is more rivalry to-day than there

people will laugh at funny situations and lines just as heartly to-day as

of a century, and I can truthfully say

that I much prefer a New York audience to any other because it is more-

bank basis it amounts to \$1,000, which tory. To be sure, we're always looking remember that I am wearing my own tory. To be sure, we're always looking remember that I am wearing my own bair.

To get down to solid facts, I've ofTo get down to solid facts, I've ofands the \$1,000 payment. A \$5,000 mort for new material, and when we put for new material, and when we put hair.

**Edge means payments of \$30 a month; and so on, one-half always going to puy public laughs just as it slways has bont twelve years.

**To get down to solid facts, I've of-public laughs just as it slways has been the artily than thin folks, and I think about twelve years. about twe've years.

the metropoktan district and in subur- they laughed any more heartily at that ban New Jersey have paid for their piece of foolishness than they are nomes through the savings or builde: and loan associations. They am little money to begin with, and there area clations were the only doors open them. The large financial and mortgagelending institutions would not lend them

It should always be kept in mind that savings and loan associations are copartnership institutions with no preferred stockholders. Nine-tenths of the lot of hayseeds and are trying to hance associations are operated from a good citizenship standpoint. They are more onomically conducted than other the boards of management feel that they are promoting self-respect through the ownership of homes and inculcating habits of thrift and will not take pay GOOD FELLOW. for their services. On this latter point-thrift—the associations welcome deposits even \$2 a month, and every deposit of has a voice in the management of bil

stitution.

A savings and loan association can at anything good, and equally ready to always pay 4% and 5 per cent. dividends forgive that which is bad. Taken all in year after year with perfect safety and all, the American public is a pretty continue to add to its reserve, which darned good sort of fellow." under the law must be 5 per cent. of the

loan mortgage is free to pay it off any time he desires. He has complete control over it, as long as he lives up to his contract. Formerly, many persons to now. And no matter where you go, his contract. clations an audience is an audience. In or out of paid off their mortgages to associations an audience is an audience. In after a few years and transferred them to other institutions, where only interest was demanded. This is not done to a great extent these days, as many associations will adjust payments to meet a borrower's wishes. The savings and loss association mortgage never needs in real life and then put there. loan association mortgage never needs to be renewed—it stands indefinitely, and not a few men are willing to pay one-half per cent. snore for such money, because they do not worry about re-

newals.

There is considerable brotherhood-ofman feeling running through the management of these associations. In the
first place, an applicant for a loan is
the average association must show evidences of being "straight." He is likely
to be refused if his reputation is below
par. If, after a few years, troubles
come, the association helps him in every
way possible without detriment to the
interests of the other stockholders. The
savings and loan association does not
want to foreclose his property, and this
is never done until every alternative is

is never done until every alternative is exhausted.

Finally, the man or woman of small means who wants to set shead, either through saving a few dollars or by owning a fouse, should investigate the savings and loan plan. It is mutual, one person is as good as another, and every member can tell where every dollar is invested, if he so desires. The associations are subject to the same laws as State banks and trust companies in the matter of State examinations.

won't say it is more appreciative, for this may not be true. But it is more than it is more appreciative, for this may not be true. But it is more than it is more desired. If he should investigate the saving sold season of pure whiskey and helf on once of Virgin Oil of Pine. A teaspoonful every four hours is the usual dose, and it can be taken with perfect show, your New Yorker goes out for a bit to eat—and perchance a bottle to drink—and forgets all about it. On the other hand"—an appropriate gesture went with these words—"your provincial is more than likely to waik thousefully.

"It Is Easier to Make New Yorkers Laugh To-Day Than It Was Away Back Twenty Years Ago."-LEW FIELDS.



IN A NEW COMEDY. THE PAPER CHASE'

DRESSLER

ME. SIMONE comes in Theatre on Monday evening in "The Paper Chase," a comedy Intrusting her ferocious furs to an animal trainer, Miss Marie Dressler sasciation can have more than fifteen speak with authority, but I have my per cent. of its assets in this class of real estate—in fact, wisely managed cassociations will not listen to unimproved real estate applications. In several associations in the greater city it is now possible for a person with a few hundred dollars to arrange his monthly payments in many ways. Is the hard and-fast lines of the old building and loans system have been eliminated.

"A joke is a joke; a funny situation at 10 monthly on each sloop burrowed. It was a possible for the matter, to all sections will not be seried by Louis N. Parker. The scenes are of the submitted ways. It is the mean time, equated on a savings has basis it amounts to 1,000. Where when here there is possible for a person with a few hundred dollars to arrange his monthly on each sloop by Louis N. Parker. The scenes are of the submitted ways in the great American public. When the great American public with its equality great sense of humor, is the sum of the great American public with its equality great sense of humor, is the sum of the great American public with its equality great sense of humor, is the sum of the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality great sense of humor, is the great American public with its equality

A comedy by Augustus Thomas called "Mere Man" will be presented at the Harris Theatre on Monday night. "For instance, some twenty years have found that one fat person laughing The is swident that a min who pays ago Joe and I put on what has since the pays ago Joe and I put on the pays ago Joe attorney contends that man should govern, because force is essential. Em-ployees of the gas works are on strike. laughing now at our fishing scene in Roly Poly.

"In fact, the public doesn't change a bit, so far as I can see. It wants to be amused, and if it is amused it laugh. In some cities the audiences seem fo dare you to make them laugh. I sometimes think they are under the I sometimes action of this is to make people out to make people in the town is plunged into only way to do this is to make people that you are trying to please them. I have always tried to realize that it is the public that it is paying for my work and not my manager. So, even when I am humped around and jarred from my head to my head to

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LOS" FOUND AND REWARDS. continue to add to its reserve, which is under the law must be 5 per cent. of the sasets.

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throat and bronchials become inflamed or permanently diseased.

You can make a soothing remedy that will instantly allay irritation and speedily stop your cough. Shake tospeedily stop your cough. Shake your cough. Shake tospeedily stop your cough. Shake your cough. Shake your c

HELP WANTED-MALE.

vey Braban, Elwyn Eaton, Edward McK15, Robert Vivian, Amelia Gard-ner and Margaret Campbell.

Beginning a week from to-day Saturdzy morning performances of "Snow White" will be given at the LittlesTheatre. The curtain will rise at 11 o'clock. "The Woman," with David Belasco's content content to the Grand

original company, comes to the Grand Opera House. Lewis Waller and Madge Titheradge will be seen in "A Butterfly on the Wheel" at the West End Theatre.

Wheel" at the West End Theatre.
The stock company at the Harlem
Opera House will present "The Fortune
Hunter."
"Beauty, Youth and Folly" will be
seen at the Columbia.
Rose Sydell brings her "London Belles"
to the Murray Hill Theatre.
The Behman Show will be the attraction at Hurtig & Seamon's.
"The Bon Ton Girls" come to the
Olympic.

Olympic.
"The Bohemian Burlesquers" will be at Miner's Eighth Avenue Theatre. VAUDEVILLE ATTRACTIONS.

At Hammerstein's will be Willa Holt Wakefield, with story-songs; Mike Donlin and Tom Lewis in their baseball skit; Ed. F. Reynard, ventriloquist; Wilbur Mack and Nella Walker, Rey Cox Daisy Harcourt, James Thornton and At the Colonial the chief feature wi

be a one-act play. "The Drums of Oude," which has been staged by David Belasco. The bill will also include Dig-by Beli in "It Happened in Topeka." Lyons and Yosco in a musical act, Gordon and Marx, German comedians, and the Langdons. Thomas A. Wise in a tabloid version

of "A Gentleman from Mississippi," will head the bill at the Alhambra. Others

and gets up when the sun sets. The company includes George W. Monroe, Harry Fisher. Beasie Wynn, Ann Tasker, Maude Gray, Nan Brennan, Nat Fields and Denman Maley.

Annie Russell's Old English Comedy company at the Thirty-linth Street Hall, and Stuart Harnes. At the Brox Theatre Victor Moore and Ernest Ball, and Stuart Harnes. At the Brox Theatre Victor Moore and Emma Littlefield will present their commany at the Thirty-linth Street and Maude Fullon will make their final approaches the Company at the Comedy Steep and Maude Fullon will make their final approaches the Comedy Steep and Maude Fullon will make their final approaches and the Prox Theatre and Maude Fullon will make their final approaches and the Frey Twins. At Proctor's Fifth Avenue Theatre for the comman for the Com

If you are losing weight, are thin, pale and run down-you are in danger.

Father John's Medicine will build new flesh and strength for you. It is a body builder and strength

It is safe for children, too, because it does not contain alcohol.

Father John's Medicine cures colds and throat and lung troubles. 50 Years

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REAL ESTATE FOR SALE-

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A LOT IN THE 4th WARD SECTION, BOROUGH OF QUEENS, NEW YORK CITY, COSTING \$500

A FAIR COMPARISON:

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OUEENS

Time from Herald Square 26 minutes

The buyer pays for all improvements to be made.

Improvements made without cost to the

First payment 30% cash, balance within 3 years. 5% interest charged.

First payment, \$10 cash; \$5.00 monthly. No interest charged.

From 1903 to 1911 there was constructed in the Borough of Bronx 16,724 new buildings.

From 1903 to 1911 there was constructed in the Borough of Queens 32,924 new buildings. What about this?

The possibility of future growth, development and increase in value is greatly hindered and retarded by the excessive time consumed daily to and from Van Cortlandt Park section, average two hours and twenty minutes.

The possibility of future growth, development and increase in value is greatly aided and augmented by the very reasonable time consumed daily to and from the Fourth Ward Section, average one hour.

By what logic should a lot thirty minutes norch of Herald Square be worth \$50,000, while you can buy a lot thirty minutes east of Herald Square for \$500? As land, they are both equal in all respects.

There is no longer any reason, as the construction of the Pennsylvania Tubes at Thirtythird Street and the Subway from Wall Street will equalize these values in short order; that is why Queens Borough is growing so rapidly.

Do you wish us to prove to you that these lots that we are selling at \$500 each are the best hargains in New York City?

If so, send us a postal card for trip ticket, literature and full particulars, or spend half an hour on Saturday or Sunday, and come out and see the lots.

Comparative Statistics Showing Increased Population, Increased Buildings, Increased Transportation Facilities, Warrant the Statement that Every Dollar Invested in Borough of Queens Lots Will Grow in Profits Five Times Quicker Than if Invested in Lots in the Borough of Bronx.

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Come to the train gate, Penn.-Long Island station, 33d St. and 7th Ave., and meet our agent, with white ribbon on coat, marked "4th Ward, Borough of Queens," or to the Flatbush Ave. station, in Brooklyn, a few minutes before above time, and he will show you these lots.

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am thoroughly enjoying myself. "I'm not the least bit sensitive about making myself look ridiculous or ugly.

DRESSLER.

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White, delegate from Rockingham to

the State Legislature, announced to-

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RICHMOND, Nov. M. - Hugh

island.

please mark the word!-forgiving, I speedily stop your cough. Shake to-won't say it is more appreciative, for gether in a bottle two ounces of glyc-

20 LOTS MUST BE SOLD It's my bread and butter. But in spite of the charges for bread and butter in SALE MUST CLOSE BY NOV. 36: me fronting on trolley to harbor and station: lots sold 50 per cent, below value; as low as 0 down and 44 months with he scented; this aranteed Address OUICE BUYER, 050 World. restaurants I try, as I said before, to make people believe I am enjoying my-self. That's the only way to earn an honest laugh!"

The body probably will be reinterred

comedy situations—that is, we see things | Don't Drug Yourself! they did twenty years ago."

Rising to his full height, above Mr. Weber's more or less contradictory statements, Frank Daniels delivered himself thus:

"My experience goes back a quarter throat and bronchials become inflamed or permanently diseased."

"If anything goes wrong with the show, your New Yorker goes out for a bits to eat—and perchance a bottle to drink—and forgets all about it. On the other hand"—an appropriate gesture went with these words—"your provincial is more than likely to walk thoughtfully the Leach Chemical Co., Cincinnati